



Order Filed on October 4, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

HILL WALLACK LLP

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Attorneys for Carrington Mortgage Services, LLC

In Re:

Marilyn Cobb

Debtor.

Chapter: 13

Case No.: 17-19163-JNP

Hearing Date: September 10, 2019

Judge: Jerrold N. Poslusny, Jr., U.S.B.J.

ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: October 4, 2019

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Marilyn Cobb

Case No: 17-19163-JNP

Caption: Order Resolving Motion to Vacate Stay

Applicant:	<u>Carrington Mortgage Services, LLC ("Secured Creditor")</u>
Applicant's Counsel:	<u>Hill Wallack LLP</u>
Debtor's Counsel:	<u>Seymour Wasserstrum, Esq.</u>
Property Involved ("Collateral"):	<u>6832 Brown Street, Port Norris, NJ 08349</u>

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 7 months, from 03/01/2019 to 09/01/2019.
- The Debtor is overdue for 7 payments at \$932.25 per month.
- The Debtor is overdue for 2 months, from 03/01/2019 to 04/01/2019.
- The Debtor is overdue for 2 stip payments at \$879.69 per month.
- The Debtor is overdue for 1 month, from 05/01/2019 to 05/01/2019.
- The Debtor is overdue for 1 stip payment at \$879.68 per month
- Less Funds held in debtor(s) suspense \$1.06

Total Arrearages Due \$9,163.75.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount \$932.25.
- Beginning on October 1, 2019, additional monthly cure payments shall be made in the amount of \$1,527.29 for 5 months.
- Beginning on March 1, 2019, additional monthly cure payments shall be made in the amount of \$1,527.30 for 1 month.

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Debtor: Marilyn Cobb

Case No: 17-19163-JNP

Caption: Order Resolving Motion to Vacate Stay

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Carrington Mortgage Services, LLC
1600 South Douglass Road, Suite 200-A
Anaheim, CA 92806
- ✓ Regular monthly payment: Carrington Mortgage Services, LLC
1600 South Douglass Road, Suite 200-A
Anaheim, CA 92806
- ✓ Monthly cure payment: Carrington Mortgage Services, LLC
1600 South Douglass Road, Suite 200-A
Anaheim, CA 92806

4. In the event of Default:

If the Debtors fail to make the immediate payment specified above timely (with no grace period) or fail to make any regular monthly payment or any additional monthly cure payment within fifteen (15) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$200.00.
- ✓ The fees and costs are payable through the Chapter 13 plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Marilyn Cobb
Debtor

Case No. 17-19163-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db +Marilyn Cobb, 6832 Brown St., Port Norris, NJ 08349-3206

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth K. Holdren on behalf of Creditor Carrington Mortgage Services, LLC
eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Seymour Wasserstrum on behalf of Debtor Marilyn Cobb mylawyer7@aol.com, ecf@seymourlaw.net

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6